



FIG. 2

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graph TD
    300[BUYER AND SELLER AGREE ON A SALE] --> 302[SELLER PROVIDES SALE INFORMATION TO PAYMENT FACILITATOR SYSTEM]
    302 --> 304[PAYMENT FACILITATOR SYSTEM PREPARES INVOICE]
    304 --> 306[PAYMENT FACILITATOR SYSTEM EMAILS INVOICE TO BUYER]
    306 --> 308[BUYER PROVIDES PAYMENT INFORMATION TO PAYMENT FACILITATOR SYSTEM]
    308 --> 310[PAYMENT FACILITATOR SYSTEM ANALYZES TRANSACTION INFORMATION FOR FRAUD]
    310 --> 312{TRANSACTION FRAUDULENT?}
    312 -- YES --> 318[PAYMENT FACILITATOR SYSTEM SENDS APPROPRIATE EMAIL TO BUYER AND SELLER PUTTING SALE ON HOLD]
    312 -- NO --> 314[PAYMENT FACILITATOR SYSTEM DEBITS BUYER ACCOUNT AND SENDS EMAIL INSTRUCTING SELLER TO COMPLETE THE SALE]
    318 --> 320[PAYMENT FACILITATOR SYSTEM COMMUNICATES TRANSACTION INFORMATION AND FRAUD INFORMATION TO HUMAN INVESTIGATOR]
    314 --> 316[PAYMENT FACILITATOR SYSTEM CREDITS SELLER ACCOUNT UPON RECEIPT OF EMAIL FROM BUYER CONFIRMING COMPLETION OF SALE OR AFTER A SPECIFIED PERIOD OF TIME]
  
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FIG. 3

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graph TD
    400[RECEIVE TRANSACTION INFORMATION] --> 402[PERFORM SIMPLE SCREENING]
    402 --> 404{IS TRANSACTION BLACK LISTED?}
    404 -- YES --> 410[REJECT TRANSACTION]
    404 -- NO --> 406[SEEK APPROVAL FROM FINANCIAL INSTITUTION]
    406 --> 408{TRANSACTION APPROVED?}
    408 -- NO --> 410
    408 -- YES --> 420[PERFORM RULE ANALYSIS ASSIGNING SCORES BASED ON RULE VIOLATIONS]
    420 --> 422{DOES SCORE TOTAL EXCEED THRESHOLD?}
    422 -- NO --> 440[ACCEPT TRANSACTION]
    422 -- YES --> 430[ROUTE TRANSACTION INFORMATION AND RULE VIOLATION INFORMATION TO HUMAN INVESTIGATOR]
  
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